Fill in this information to identify the case:					
Debtor 1 Kimmely Joyce Malcom Harris					
Debtor 2 (Spouse, if filing)					
United States Bankruptcy Court for the: Northern District of Georgia					
Case number 17-52032-pwb					

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage Association ("Fannie Mae") c/o Seterus, Inc.

Last four digits of any number you use to identify the debtor's account:

Court claim no. (if known): $\underline{N/A}$

Date of payment change: 04/01/2017

Must be at least 21 days after date of this notice

New total payment: \$559.64

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment							
Will there be a change in the debtor's escrow account payment?							
□ No							
Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:							
Current escrow payment: \$ 161.96 New escrow payment: \$ 169.81							
Part 2: Mortgage Payment Adjustment							
Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable- rate note?							
⊠ No							
Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:							
Current interest rate:% New interest rate:%							
Current principal and interest payment: \$ New principal and interest payment: \$							
Part 3: Other Payment Change							
Will though a change in the debter/o mortgage normant for a reason not listed above?							
Will there be a change in the debtor's mortgage payment for a reason not listed above?							
⊠ No							
Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)							
Reason for change:							
Current mortgage payment: \$ New mortgage payment: \$							

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Debtor1 Kimmely Joyce Malcom Harris Case number (if known) 17-52032-pwb

Part 4: Sign Here					
The person completing this Notice must sign it. Sign and print you and telephone number.	r name and your title, if any, and state your address				
Check the appropriate box.					
☐ I am the creditor.					
☑ I am the creditor's authorized agent.					
I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.					
/s/ Mallory Velten Signature	Date <u>02/17/2017</u>				
Print: Mallory Velten First Name Middle Name Last Name	Title Attorney				
Company Brock & Scott, PLLC					
Address 4360 Chamblee Dunwoody Rd. Suite 310 Number Street					
Atlanta, GA 30341					
City State ZIP Code Contact phone 404-789-2661	Email <u>bankruptcy@brockandscott.com</u>				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

IN RE: KIMMELY JOYCE MALCOM HARRIS DEBTOR

CASE NO. 17-52032-pwb CHAPTER 13

CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the Proof of Claim Supplement in the above captioned case were this day served upon the below named persons by electronic service or by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Kimmely Joyce Malcom Harris 3573 Lehigh Way Decatur, GA 30034

E. L. Clark Bldg. 3 3300 Northeast Expwy. Atlanta, GA 30341

Mary Ida Townson Suite 2200 191 Peachtree Street, NE Atlanta, GA 30303-1740

This the 17th day of February, 2017.

/s/ Grace Hernandez Grace Hernandez 4360 Chamblee Dunwoody Rd. Suite 310 Atlanta, GA 30341 Ph: 404-789-2661

Fax: 404-294-0919

bankruptcy@brockandscott.com

Hartford, CT 06143-1077

KIMMELY J HARRIS C/O E. L. CLARK 3300 NORTHEAST EXPY NE BLD 3 ATLANTA GA 30341-3932

ESCR	OW ACCO	UNT STATEME	ENT	
Analysis I	Date:	02/07/17		
Loan Nun	ıber:			
Current P	ayment	New Payment Effective 04/01/17		
Principal and		Principal and	101	
Interest	\$389.83	Interest*	\$389.83	
Escrow	\$161.96	Escrow	\$169.81	
Total Current		Total NEW		
Payment	\$551.79	Payment*	\$559.64	

^{*} The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the

Our records indicate a petition for Bankruptcy was filed on February 3, 2017. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

April 2017			ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE Anticipated Activity					
MORTGAGE INS HAZARD INS COUNTY	\$202.80 \$1,369.00 \$465.94	Beginning Balance**	Payments to Escrow	Payments from Escrow	Description	Projected Balance \$311.17		
Total Disbursements	\$2,037.74	Post Petition Beg Bal*				\$1,257.10		
		Date 04/01/2017	169.81	16.00	MORTGAGE INS			
						1,410.01		
D 1 . E'I		05/01/2017 06/01/2017	169.81		MORTGAGE INS	1,562.92		
	ankruptcy File		169.81		MORTGAGE INS	1,715.83		
Date Fel	bruary 3, 2017	07/01/2017	169.81		MORTGAGE INS	1,868.74		
		08/01/2017	169.81		MORTGAGE INS	2,021.65		
Pre-Petition Escrow		08/01/2017	0.00		HAZARD INS	652.65		
Shortage/Deficiency as	\$945.93	09/01/2017	169.81		MORTGAGE INS	805.56		
of Analysis Date	(-56-AB-ME-0)	09/01/2017	0.00		COUNTY	339.62		
	50.5	10/01/2017	169.81		MORTGAGE INS	492.53		
	-	11/01/2017	169.81		MORTGAGE INS	645.44		
		12/01/2017	169.81		MORTGAGE INS	798.35		
		01/01/2018	169.81	16.90-	MORTGAGE INS	951.26		
*Post Petition Beg Bal = T	he	02/01/2018	169.81	16.90-	MORTGAGE INS	1,104.17		
post-petition portion of the	escrow	03/01/2018	169.81	16.90-	MORTGAGE INS	1,257.08		
starting balance	SELFORE CONTRACTOR	Total	\$2,037.72	\$2,037.74-				
		be paid during the next proof of claim (POC) and				ounted for on the		
The Real Estate Settlement Act (RESPA) allows us to a maintain up to 1/6 of your disbursements in your escra at all times, unless prohibit law. This cushion covers a	collect and total ow account ed by state							
increases in your tax and/or disbursements. Cushion se servicer: \$339.62.								

Representation of Printed Document

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This is a statement of actual activity in your escrow account from February 2017 to March 2017. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

	ACTUAL ESCROW ACCOUNT HISTORY								
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance			
	Projected	Actual	Projected	Actual	•	Projected	Actual		
Beginning Balance Date						\$951.28	\$490.67-		
02/01/17	169.81	634.33*	16.90-	0.00*	MORTGAGE INS	1,104.19	143.66		
03/01/17	169.81	0.00*	16.90-	0.00	MORTGAGE INS	1,257.10	143.66		
Total	\$339.62	\$634.33	\$33.80-	\$0.00					

^{*} indicates a difference from a previous estimate either in the date or the amount.

NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE <a href="https://www.coloradotaton.com/www.c

^{**} indicates escrow payment made during a period where the loan was paid ahead.